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ABSTRACT

Figures for the United Kingdom show a slight increase in the population aged 55 and over. The number of people at or about retirement age has been slightly declining in the last decade; there is no "bulge" creating increased demands for employment and training. The British government has proposed a new Training for Employment program, which replaces the existing Job Training Scheme, but the 55 and over age group is still not in the priority group. Employers' organizations are mainly interested in changes in the retirement age, not in occupational training. A general and increasing trend is the temporary employment of those with particular skills who have taken early retirement. Some private organizations offer training and education for older people for example, the Centre for Policy on Ageing, Age Concern, and the Pre-Retirement Association of Great Britain. The University of the Third Age is a national network of self-help learning groups. The Niccol Centre provides artistic and recreational activities especially for people over age 55. People over age 55 are, of course, able to enroll in various kinds of adult education institutions, and two of these, the National Extension College and the Open University recently conducted surveys of olders students, the results of which are briefly discussed. (A list of 38 references and 7 tables are appended.) (YLB)

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Discussion Paper No. 23

TRAINING OF OLDER WORKERS IN THE UNITED KINGDOM

by

Charles Manton

(Hurley Manton Partnership)

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July 1989

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PREFACE

This report on the training situation of older people in the United Kingdom has been produced in the framework of ILO research dealing with training and retraining needs of older workers in industrialised countries.

The author, who finished writing in May 1988, was asked to consider the following guide-lines:

- *What is the demographic and employment situation of older people in the UK?*
- *What impact do current pension schemes have on the older workers?*
- *Do the government, the employers, and the union have any training policies for older workers?*
- *Are there acts, laws, rules or regulations concerning training of older workers?*
- *Are there regular training procedures, pilot projects or experiments targeted at older people?*
- *Is any impact from the initial training to be seen?*
- *Is there any incorporation of the results obtained into the training and education policies?*
- *Which are the main institutions and organisations and who are the well-known individuals active in this field?*

The findings are based on published papers and information supplied upon request by institutions and organisations that deal with older workers.

The report refers in its first section to the demographic and employment situation of older workers. The second section deals with retirement and training policies describing the organisations concerned with older worker. Section 3 refers to further education especially created for older people. Section 4 show possibilities of participation of older people in adult education. The last section deals with pre-retirement education.

1. Preparation for retirement, extract from the Civil Service Establishment Officer's Guide.

2.Preparation for retirement seminars, Shell International Petroleum Co., Ltd.

3. Programme for 7-day residential holiday course on retirement planning.

Note: The three appendices have been omitted.

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FOREWORD

For many years, following a steadily growing birth rate, some industrialised countries have had only one problem with older workers: they retire too late. The best way to make room for young people in the labour market was to encourage older workers to leave. Age 65, once the minimum retirement age, quickly became the maximum. But at present, this development is causing concern rather than contentment. With fewer young workers entering the labour force the position of older workers will have to be reconsidered.

Statistics show a rapidly ageing population in many industrialised countries. This trend has its roots in rising life expectancy, low-birth rates and the maturing of the post-war baby boom generation. In 1985, Germans aged 55 or more comprised about 27.4 per cent of the total population; by the year 2000 the proportion will have risen to about 32 per cent, by 2025 to about 44 per cent. By the turn of the century, this age group could account for nearly 29 per cent in Sweden, 28 per cent in Japan and Italy, 26 per cent in the UK and Belgium, 22 per cent in Canada and in the US.

Despite their growing numbers, these older people hold a diminishing share of the labour force, following the current trend of being "carried out" of the labour force by various means. From 1970 to 1985 the labour force participation rate of men aged 55-60 in Germany declined from 89 to 79 per cent; the rate of the 60-65 age group from 74.7 to 33 per cent.

The ILO has recently started studying the training and retraining of older individuals in some industrialised countries. The "Older Workers Recommendation (162) 1980" (adopted on 23 June 1980 by the General Conference of the ILO) reveals the early interest of the organisation on this topic. Subsequently, the ILO (financially assisted by the Federal Republic of Germany) began to review the policies for the training and retraining of older workers. The study focuses on the ability of older workers to hold their jobs, to find a job, to be mobilised into self-employment, and to make their long evening of life useful to themselves and the community.

First findings of the main exploration project suggest:

- *Old age is no handicap to learning.*
- *Older workers have a proven track record.*
- *Pre-retirement education is becoming widely available.*
- *Leisure time education is common.*
- *Senior service is only timidly used.*
- *On-the-job training for older workers may be usual but is mostly invisible.*
- *Training for the job is scarcely used.*
- *The participation rate of older people in training or education courses is very low.*

This is one of several discussion papers dealing with the training needs of older workers in industrialised countries.

1. FACTS AND FIGURES ON THE DEMOGRAPHIC AND EMPLOYMENT SITUATION

1.1 Evaluation of the older population[1]

In mid-1985, the estimated resident population of the three main divisions of the United Kingdom were:

		Percentage
England and Wales	49 924 000	88.12
Scotland	5 137 00	9.07
Northern Ireland	1 558 00	2.75

England, Wales and Scotland are together known as Great Britain and some official statistics apply to Great Britain (GB), not to the whole United Kingdom (UK). It should also be noted that since the Scottish educational and legal systems are different from the systems in England and Wales figures concerning these matters cannot usually be aggregated.

In the decade 1975-85, the resident population of the UK increased by 0.7 per cent. The increase in the decade 1985-95 will be 2.7 per cent and in the following decade 1.85 per cent. It is notable, however, that the population of Scotland is declining: -1.82 per cent between 1975 and 1985, -0.21 per cent from 1985-95 and -1.31 per cent from 1995-2005. The cause of the decline is migration, mostly to England. Certain regions of England also show small declines.

It should perhaps be emphasised that all these increases and decreases are not annual rates but changes over periods of ten years.

During the period 1975 to 1985, the resident population aged 45 or over was almost static (+ 0.18 per cent); it registered a very slight decline as a proportion of the total population (from 37.27 to 37.08 per cent). However, within this group those aged 75 or over increased by no less than 28.08 per cent (from 2,824,000 to 3,617,000). The next lower age group, 65-74, declined by 2.7 per cent and the 20-year group 45-64 declined by 4.74 per cent.

As is probably well known, women have higher life expectancies than men. In all age groups up to age 44, including the 0-5 age group, there are more males than females. Thereafter, taking the 1985 UK population, there were 3.7 per cent more females than males in the 45-64 age group, 28.17 per cent in the 65-74 age group, and 101 per cent more, i.e. just over twice as many females as males, aged 75 or over.

It is relevant to the employment situation in the UK that the population under age 21 declined by almost 9 per cent between 1975 and 1985. Within this group those aged 5 to 14 declined by 20.79 per cent, from 9,198,000 (16.36 per cent of the total

population) to 7,286,000 (12.87 per cent). Pupils in all the UK schools numbered 11,300,000 in 1976 but only 9,545,000, or just under 20 per cent less than the 1976 figure.[2]

1.2 Labour force

The civilian labour force* in Great Britain (comprising employees, employers, the self-employed and persons seeking work) numbered 26.7 million in 1986, having increased by 1.8 million in the previous 15 years. This increase is entirely attributable to the increase in the number of females in the civilian labour force.[3]

Young people are not required to undertake compulsory military service in the UK. In mid-1986, the UK armed forces numbered 322,000, and by September 1987 had been reduced to 319,000.[4]

In 1981, the economically inactive population aged 16 and over, i.e. above the age of compulsory schooling, (defined as students, retired, permanently sick or "other") in Great Britain numbered 4,430,000 males and 11,809,000 females. Sixty-six per cent of the males and 15 per cent of the females were retired; whereas 75 per cent of the females are recorded as "other", which is to say that they were neither working (except of course as housewives and mothers) nor looking for work.[5]

The economically inactive population (GB, 1981) of age 55 or over is analysed in the following table 1 (p. 26).

It may be noted that there are substantially more retired women than men in the 60-64 age group. This is because women are entitled to their State pension at the age of 60 but men not until 65, a difference enacted in 1940. (Following a ruling by the European Court of Justice, the Sex Discrimination Act 1986 forbids employers to establish different compulsory retirement ages for men and women, but discrimination in pension arrangements is allowed under a European Community Directive and by British law.)

Between 1971 and 1986, the proportion of economically inactive males in the male population of working age (16-64) rose from 9 to 13 per cent; whereas the proportion of economically inactive females in the female population of working age (16-59) fell from 45 to 33 per cent. None the less in 1986, 70 per cent of the economically inactive or working age were female.[6]

The economic activity rate in older age groups has declined between 1981 and 1986 and is expected to have declined further by 1991, except in the case of women aged 45 to 54.[6] Table 2 , p 26 shows these trends.

The decline in economic activity among males aged 60 to 64 (the five years before they are entitled to the State pension) has been particularly steep. Early retirement, as one response to the unemployment problem, has been encouraged and facilitated by government provisions, by compensation for redundancy, which is sometimes increased by employers to amounts considerably higher than the statutory minimum, and by the increased availability of occupational pension schemes.

It will be seen that even in 1981, the activity rate for men aged 60-64 was only 69.3 per cent. This is because many employers, including the government itself as regards the higher grades of the civil service, require their employees to retire at age 60.

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*Economically active population less than the armed forces.

Employment of men or women above the State pensionable age is discouraged by an earnings limit of 75 a week. The State pension is reduced by 5p of each, 10p of the first £4 a week earned above this limit, and by 10p for each 10p earned above £79 a week. The pension is aggregated with earning and other income for income tax assessment although it is not itself taxable, and the marginal tax rate on earnings may thus appear high. Occupational pensions are not subject to earnings limits.

1.3 Employment

In September 1987, the working population of the United Kingdom was estimated to number 27,983,000. The employed labour force was estimated at 25,113,000.[7] This figure can be analysed as follows:

Employed labour forc e (UK)		(x 1000)
Employees in employment	Male	11 954
	Female	9 948
	All	21 902
Self-employed		2 892
Armed force		319
Total (UK)		25 113

A considerable number of employees in employment, especially women, have part-time jobs.[8] The following figures are for Great Britain:

Employees in employment (GB)			(x 1000)	Percentage
Male	All 11 696	Part-time	881	7.5
Female	All 9 720	Part-time	4 244	43,7
All	2 1 416	Part-time	5 125	23.9

In the period 1975-86, manufacturing employment fell by 2.2 million and business and miscellaneous services increased by 1.6 million. Total employment fell by slightly less than half a million. In the decade 1986-95, total employment is expected to rise by 1.4 million. A further 467,000 manufacturing jobs will however disappear, as will 114,000 in the primary and utilities sectors. Employment in all the other sectors will increase, and in business and miscellaneous services the increase

will approach the 1.4 million total increase.

In spite of the expected increase in the total number employed between 1986 and 1995, the number of full-time jobs will fall by about 400,000. Part-time employment will increase by about 1.3 million (to about 28 per cent of all employees), and self-employment by about 500,000. The total number of male employees will fall slightly but the number of female employees will increase by close to a million. These trends are consistent with the part-time figures in above and the increase in service employment in which part-time jobs are more readily available.

Table 3, p. 27 shows proportionate employment by sector.[9] A large decline in manufacturing employment and a large increase in business and miscellaneous services are the main features.

Regarding broad categories of occupation, in the period 1981-86, employment in management, professional and related fields and clerical and secretarial work increased, whereas it declined in sales and personal service, craft and skilled work, and most of all in the "operatives and labourers" category. In the decade 1986-95, employment in all categories will increase except for "operatives and labourers", where a further sharp fall of about 500,000 is expected.

Analysis of these employment figures by age group is not available.

1.4 Unemployment[10]

The number registered as unemployed in the UK on 14 January 1988 was 2,772,200 or 9.8 per cent of the working population. The number has been declining continously since September 1986 when 3.3 million were registered. The January 1988 figure includes 1,892,700 men (11.6 per cent of the male working population) and 829,500 women (7.2 per cent). About 270,000 had been registered for less than four weeks and they were aged 60 or over.

In October 1987, the longer-term unemployed i.e. those registered for six months or more, numbered about 1.1 million, of whom some 420,000 were aged 50+. The number of longer-term unemploye d fell by 281,000 during the year to October 1987.[13]

Table 4, p. 27 shows the number registered as unemployed in older age groups together with proportions of total unemployed and of employment in the age group.

It is worth adding that in the age group 18-19, 19.8 per cent of men and 14.9 per cent of women were registered as unemployed.

The low unemployment rate among the over-60s indicates that this age group is less interested in looking for work. Men over age 60 but below the State pension age of 65, whose income is below a qualifying level receive State income support even though they do not register as unemployed and available for work. (Those under age 61 are obliged to register in order to be entitled to such benefit.) There is also a category of "discouraged workers" who would like to work but who assume that they will not find jobs and do not register as unemployed; they are thus classified as economically inactive. The Labour Force Survey 1986 estimated their number at 340,000, but without an age breakdown.[3]

1.5 General conclusions regarding training

It emerges from these figures, perhaps surprisingly, that the number of people at or about retirement age has been declining, and there is no "bulge" creating increased demands for employment and related occupational training for the age group. The sharp decline in the number of young people may create pressure on older workers, especially the highly trained and experienced, and perhaps the self-employed, to remain at work beyond their normal retirement age group but this extended employment is unlikely to entail training or retraining; in fact employment will tend to be prolonged precisely when no training is necessary.

The demand for pre-retirement education as a form of life planning may increase as a response to longer life expectancies but it must be remembered that the number and proportion of part-time jobs is increasing sharply. The transition from part-time work is not so fearful a prospect as the sudden ending of a full-career. It might also be the case that women who have temporarily interrupted careers to bring up children feel less need for pre-retirement education. However, the complexity of occupational pensions, taxation and social security provisions as they concern older people creates a high demand for specialised advice and information unrelated to demographic or employment trends.

2. RETIREMENT AND TRAINING POLICIES

FOR OLDER WORKERS

In a comparative study of five countries published in 1983, Casey and Bruche cite the United Kingdom as an "example of a country where policy for older workers is almost non-existent".[11] As regards training policy specifically, this is probably a little less true than it was five years ago. However, it is certainly true that no occupational training aimed in the normally understood way at creating or enhancing employability is designed or offered to people over age 55 particularly in mind. It is only by stretching the concept of training to include preparation for retirement, i.e. for the end of employment, that one can find policies for this age group. A good number of retired people undertake self-improvement programmes of an educational nature, and these are discussed in tables 5 and 6, p. 28 but here again these programmes are generally offered to adults of all ages.

The 1986 Labour Force Survey conducted by the Department of Employment, gives some figures for Great Britain concerning education and training actually undertaken in a four-week reference period, analysed by age group. They generally show increases over the figures in the 1984 survey.[12]

In table 6, practically all concerned were in employment; the numbers and proportion of unemployed people receiving job-related training were too small to be estimated.

It can thus be seen that some older workers in employment do come in for a certain amount of job-related training. There is no indication as to whether this training is also age-related.

2.1 Government policy

The government sees public expenditure on training as an important contribution to the reduction of unemployment. The Youth Training Scheme is well launched, and in any case the declining numbers of young people entering the labour market will find it less difficult to find employment in coming years. The problem lies with the adult, longer-term, unqualified and demotivated unemployed, some of whom might be in danger of spending their whole "working" lives without employment. The government's response was presented to Parliament in a White Paper entitled "Training for Employment" in February 1988.

The government's objectives given in the White Paper are:

- From September (1988), everyone aged 18-24 who has been unemployed for between six and 12 months will be helped back into work. All will be offered job training, a place in a Jobclub, or a chance through the Enterprise Allowance Scheme to set up a business.

- Within the lifetime of this Parliament (i.e. by 1992 at the latest) we will aim to offer help back into work for all those aged 18-50 who have remained unemployed for two years or more.

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- The main vehicle for achieving these objectives is the new training programme which will start this September (1988).

The new training programme mentioned above is to be called "Employment Training" and replaces the existing Job Training Scheme and several other programmes which provide training and/or temporary employment for adults. Although the longer-term unemployed over age 50 are not in the government's priority groups, Employment Training will be open to people aged up to 60. The programme will offer training for an average of six months and a maximum of 12 to 600,000 a year (at a cost of £1,400 million), but it will be remembered that the number of out-of-work older workers for six months or more, although falling, still numbered about 1.5 million in October 1987, and over a million of them were aged under 50.

Participation of older workers in some of the government schemes which will shortly be amalgamated in Employment Training has been as follows:

- *Community Programme*: Client group people aged 18+ and unemployed for at least 12 months, of whom 30 per cent were aged 50+. Nine per cent of all CP participants were aged 50+ (Autumn 1987).

- *Voluntary Projects Programme*: Client group people aged 16+ and unemployed, of whom 20 per cent were aged 50+. Ten per cent of participants of VPP projects were aged 50+ (April-September 1987).

- *New Job Training Scheme*: Client group people aged 18+ and unemployed for at least six months, of whom 27 per cent were aged 50+. Two per cent of NJTS leavers were aged 50+.

- *Wider Opportunities Programme:* Client group people aged 18+ and unemployed. There are two elements in this scheme. In "Self Standing Work Preparation" 21 per cent of leavers between April and June 1987 were aged 45+. In "Training Linked to the Community Programme" 7 per cent were aged 45+ according to a survey in December 1986.[14]

Government policy as to the further occupational training of employees in employment is the primary responsibility of employers. The government promotes, and in some cases, subsidises training programmes (and an advisory services for the self-employed) through the Manpower Services Commission, statutory training boards, the Department of Trade and Industry and the Department of Education and Science (and equivalent departments in Scotland and Northern Ireland) but none of these programmes and services are specifically intended for older workers.

At a meeting of the Tripartite National Economic Development Council on 26 April 1988, the government side drew attention to the decline in young people entering the labour market; it plans a campaign to warn industry of serious economic consequences if training and recruitment policies are not improved and long-term career structures developed. A Manpower Services Commission paper refers to "substantial excess demand" for young people. Recruitment targets for nurses alone will take about half of all female school-leavers with good exam results in 1995. "Competition for young people could affect the numbers remaining in education and hence have serious consequences for the subsequent supply of more highly qualified manpower." The employers' side recognised that there was little awareness of the problems ahead, and the president of the CBI agreed that the onus for dealing with the problem rested on industry.[15]

The government takes a modest interest in the preparation for retirement by means of a small annual grant paid by the Department of Education and Science to the Pre-Retirement Association. This organisation is discussed more fully below. The purpose of the government grant is to assist the PRA to improve the quality of pre-retirement programmes offered by themselves or by employers or education authorities.

As far as voluntary education and training is concerned, such as retired people may wis to take up, public-sector programmes are operated by Local Education Authorities in accordance with local demand and in accordance with each authority's priorities and resources.

The British Government does not in fact appear to see a need for a central social policy, with education and training as a component, in respect of workers or retired people aged 55 or more. The question concerning this age group most likely to attract the government's attention, is that of a common pensionable age for men and women and/or a flexible pensionable age but changes in this area are unlikely to find room in the legislative calendar in the next few years.

2.2 Employers' and selected professions, policy and practices

The main employers' organisation, the Confederation of British Industry, so far as it has a policy in regard to older workers, is mainly interested in changes in the retirement age, and only recently in the occupational training. A conference on 18 April 1988 has the title "Retirement: Time for a fresh approach". Among the points made in the background papers, the danger of encouraging skilled workers to retire earlier than they tend to do at present is pointed out: a waste of resources, and possibly a restriction on production if skilled labour shortages develop - as they are already doing in certain specialised areas.[16] It is only recently seen, however, that skill shortages will reach levels which make the retraining of older workers necessary.

One of the three major sessions in the CBI conference mentioned above deals with "Planning for a flexible future" and concerns preparation for retirement. Similarly, one-day conference on "Retirement: An outdated concept"[17] held recently by the Institute of Directors included a discussion on the preparation for retirement as a major element.

2.2.1 Engineering

The Engineering Industry Training Board has pointed out that although total employment in the engineering industry fell from 3 million to 2 million between 1978 and 1987, the employment of professional engineers, scientists and technologists grew from 58,000 to 91,000, principally in the office and DP equipment and electronics industries. By contrast the supply of newly graduate engineers shows only a modest increase, and there has been no major shift to electronic disciplines. The number of applicants has dropped sharply since 1985[18] A CBI/MSC survey of skill shortages in 1987, shows that manufacturers are finding increasing difficulty in the recruitment of professional engineers: about 14 per cent of respondents expect the shortage to affect output. Shortages of machinists, welders and mechanics are also reported as affecting output. However, "most reports relate to difficulties in obtaining experienced staff rather than qualified but recently trained people".[19]

In this context the Engineering Council is promoting a continuing education and training system for professional engineers and technicians, with support from the Department of Education and Science.

The intention is that they should keep abreast of developments in technology and business practices throughout their careers. Prime responsibility for their programmes will remain with individual engineers and technicians.[20]

The Engineering Employers' Federation has no "special policies in relation to people over the age of 55 ... nor ... facts and figures about the numbers employed in the 55-65 age group". Adult training and retraining is "mostly targeted at a younger age group". However, the EEF recognises the "very significant drop in the number of school-leavers (and) we may well need to make special efforts to retrain and retain people over age 55".[21] This is the only instance which has emerged during this enquiry of a possible requirement of this kind.

2.2.2 The legal profession

The Law Society, the professional body which governs the branch of the legal profession in England and Wales known as solicitors (who do not generally plead in court except in the Courts of First Instance) reports a severe shortage of practising members despite annual increases in the number of entrants. This has arisen because over half those entering the profession are women, and many of them leave again early in their careers owing to family commitments. One result is a greater demand for older solicitors. Some remain as consultants with their present firms after retirement and others are employed on a part-time basis.

In 1987, there were 47,729 practising solicitors, of whom 8,764, or 18.36 per cent, were women. Records are kept of their year of admission, not of birth, and the following figures are based on the assumption that all were admitted at the normal age of 25. Some 7,744 solicitors (16.22 per cent) are thus assumed to be 52 or over, but only 228 of these are women (2.6 per cent of all women solicitors or 2.94 per cent of all solicitors in the age group). The figures also show that some solicitors continue in practice to advance ages: 1,739 men and 38 women are in the 62-66 age group and 1,350 men and 26 women, admitted between 1926 and 1946, are assumed to be between 67 and 87 years of age. (The Law Society issues "practising certificates" which solicitors are obliged to renew annually so long as they wish to remain in practice. The certificates thus provide information on the numbers of solicitors who consider themselves to be in practice.)

In a survey in 1987, 500 solicitors admitted in 1977 and 1982 were asked inter alia at what age they expected to retire. Over twice as many men in the younger group (average age 31) expect to retire below the age of 54 as in the older group (21 per cent against 9 per cent). As regards the 275 women respondents, over a third gave no answer to this question or an answer which could not be tabulated and no conclusion can be drawn about retirement intentions.

The Law Society has established a substantial programme of continuing education. Courses are open to - and attended by - solicitors of all ages but age statistics are not kept. The Association of Women Solicitors runs a refresher course for solicitors who have been out of practice for five to seven years. Some 25 per cent of participants are in fact men. The age range is usually 35 to 45 but again there are no age restrictions.[22]

The legal world (although not strictly the legal profession) provides the only example which has been discovered of continuing training which is compulsory over the age of 55, in fact up to 65. Magistrates, or Justices of the Peace, in England and Wales, who are voluntary and who are not legally trained, are the "judges" in Courts of First Instance (which deal with 98 per cent of criminal charges, including traffic

offences). On 1 January 1988 they numbered 27,846. After quite substantial training during their first three years' service Magistrates are committed to 12 hours' training in each full three-year period thereafter until they reach the age of 65. Not an onerous commitment it may be thought, but worth noting for its very existence.[23]

2.2.3 Accountancy

Accountants are not governed by a single professional body: entrants to the profession may take exams and be admitted to membership of any of several institutions. One of these institutions is the Chartered Association of Certified Accountants (not to be confused with the Institute of Chartered Accountants in England and Wales), and the Association has provided information for this study.[24]

Table 7, p. 28 shows the total number of practising members divided into four sectors, and the numbers of older members in each sector.

The proportion aged 56 or over, 15.25 per cent, is thus seen to be fairly high, but the Association is not aware of any change in demand for older accountants in recent years. Despite the decline in the number of young people, the number aspiring to become Certified Accountants has remained virtually constant in the last three years. "Retired" accountants are those who do not continue with the annual renewal of their practising certificates and they are not included in table 7. They are then no longer permitted to take on audit and certain other types of accountancy work, but many retired accountants undertake permitted work on behalf of individuals or voluntary organisations for which they receive little or no payment. No quantitative information is available about this work or the number involved.

In its membership regulations the Association states that "members have a duty to the public to ensure that the quality of their knowledge and service is maintained.... A minimum period of study would be 35 hours a year of which it is recommended that, wherever practicable, not less than 20 per cent should be undertaken by attendance at structured courses." The Secretary of the Association writes that "the current view in the UK is that ... compulsory CPE would be impossible to enforce or monitor. However, it is being made compulsory in the US and for sure it is only a matter of time before there is a similar requirement in this country". Meanwhile, the Certified Accountants' Educational Trust does not maintain any analysis by age of retraining actually undertaken.

According to a recent press report, [25] small accountancy firms are finding it difficult to recruit good enough trainees and the Institute of Chartered Accountants in England and Wales is taking steps to alleviate the situation. These measures will include improved publicity at universities, and joint recruitment programmes. An associated problem is the high proportion of students who do not complete their training. The necessity for these measures implies an increased requirement for older accountants to remain in practice.

2.2.4 The medical profession.

There are about 95,000 doctors active in medicine in the United Kingdom, of whom some 15,000 (16 per cent) are aged 55 or over. About 33,500 are self-employed and the vast majority of these provide services to the National Health Service (NHS), a small minority being in private practice. This group has no compulsory retirement age, although the government has announced its intention of introducing a retirement age of 70 as regards self-employed NHS doctors. Meanwhile, about

4 per cent of this group are aged 65 or over, including 1.7 per cent aged 70 or over.

Employed doctors generally have compulsory retirement ages. The largest group is employed in hospitals and community services within the NHS, and they are required to retire at age 65. Doctors in the civil service retire at age 60 in common with other senior civil servants, and those employed in industry and commerce also retire at ages established by their employers.

The medical profession still attracts far more entrants, all with at least the minimum qualifications, than can be accepted in medical schools.

As regards continuing professional education, the British Medical Association " and many other of the medical professional organisations encourage medical practitioners to attend refresher courses and seminars and the uptake is high. We have no figures which would allow us to calculate the relative differences in uptake between the younger and the older members of the profession."[26]

	Staff in post aged 61 +	Retirements at 60	(Voluntary) Early Retirements
1984	19 308	4 554	109
1985	16 680	4 320	191
1986	15 168	3 809	85

2.2.5 The Civil Service

The number of staff, including part-time staff, in the non-industrial home civil service on 1 October 1986 was 509,663, just over 2 per cent more than on the same date in 1985 and 1.57 per cent more than in 1984.

The minimum age of retirement for most civil servants is 60, and the maximum is usually 65, although retention beyond this age is allowed "where there are overriding needs of the service, e.g. the impossibility of an appropriate replacement". The maximum age was introduced in 1977 as a response to growing unemployment. Generally speaking, junior grades are allowed to continue until the age of 65 while higher grades are required to retire at 60.

New arrangements for early retirement (before 60) were introduced in April 1987, and fall into four categories: (i) *compulsory,* at management's instigation; (ii) *flexible*, where management invites an officer to retire early; (iii) *approved,* where staff apply to retire early; and (iv) *actuarial*, where staff have a right to retire with reduced superannuation benefits.

The following data shows quite a sharp decline in the number in post aged 61 or over (from 3.85 per cent of all civil servants in 1984 to 2.9 per cent in 1986), but also a decline in retirements at 60 and a very large decline in early retirements in 1986:

No department offers occupational training specifically for civil servants aged 55 or more. Retraining or further training is job-

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related and is available irrespective of age. As regards pre-retirement training, one page of central guidance is issued by H.M. Treasury (the department responsible for the Civil Service), but each department is responsible for organising its own courses. Larger departments run their own courses but smaller ones send their staff on outside courses.[27] See also section 5.1.

2.3 Trade Union Congress

The TCU's principal concerns are with the continuing high level of unemployment among young people and adults, and with what they perceive as "the lack of training overall".

Regarding retirement policy the TCU is generally opposed to compulsory retirement ages and to discriminatory pension provisions. Most recently the TCU opposed the government decision to withdraw the Job Release Scheme introduced in 1977, which enabled people to retire on full State benefits a year earlier if their employers took on a person from the unemployment register at the same time.[28]

The TCU considers it to be the responsibility of employers to provide pre-retirement courses, and is anxious for the quality of such provision to be improved both in content and in methodology. A report on the subject was issued to member unions in 1984 and encourages them to pursue the subject in discussions with employers.[29]

Some member unions of the TCU, notably the Electrical, Electronic and Plumbing Trade Union, the Society of Graphical and Allied Trades, and the Manufacturing, Science and Finance Union, are now organising pre-retirement programmes of their own. It may also become part of trade union policy to make members aware of the need to take personal responsibility for retirement planning in the wider context of career plans and life plans.[30]

2.4 Other organisations

2.4.1 The Centre for Policy on Ageing

Founded in 1947 as the National Council for the Care of Older People, the Centre for Policy on Ageing (CPA) aims to:

- initiate informed debate about issues affecting older people;
- stimulate public awareness of their needs;
- formulate and promote policies which will result in a higher standard of care and a better lifestyle generally for older people.[31]

The work of the CPA comprises research, publication, consultancy and the operation of a library and information service. The CPA deals with the full range of issues which affect retired people and among these educational and recreational activities are considered to be very important. The CPA has itself established the Niccol Centre, in the small town of Cirencester, where retired people can pursue arts and crafts and many other activities; and the CPA maintains close links with the University of the Third Age (U3A). Both the Niccol and the U3A are described below.

2.4.2 Age Concern

Age Concern is a charitable agency which provides advice and practical help to older people and those who care for them, and promotes policies which take the needs of older people into account. Amongst other

activities it operates "FREE", which stands for "Forum on the Rights of Elderly People to Education" and which acts as an information network. FREE publishes a series of Fact Sheets, a quarterly Information Bulletin and an annually updated directory of educational initiatives involving older adults.

Age Concern England's Education and Leisure Officer writes:

"Our stand has always been to campaign for more and better educational opportunities for older people, although these are mostly in the non-vocational field... There need to be far more day-time provision in easily accessible places... Older people should be involved in planning the provision. It should not be for the professionals to tell them what they want."

Age Concern is also considering the possibility of training older people as trainers of the young. In this field it would build on the experience of Pensioners' Link in London, Community Service Volunteers and Help the Aged which all run projects and produce material about old and young people sharing skills.[32]

2.4.3 The Pre-Retirement Association

The Pre-Retirement Association of Great Britain and Northern Ireland (PRA) promotes pre-retirement education. It has a substantial list of corporate members including some major employers in both the public and private sectors, trade unions, and voluntary organisations. Among this last group are some 50 "affiliated organisations", which are local associations such as the Bristol and District Retirement Council and the Clwyd Pre-Retirement Association. The PRA also has about 300 individual members. In 1983, the Department of Education and Science designated the PRA as the "National Focus" for Pre-Retirement Education, Planning and Provision and has since then given an annual grant.

The Educational Development Group provides consultancy services to employers and providers, and promotes both an increase in the volume of pre-retirement education and improvements in quality. The "quality" aspect incorporates not only better presentation methods but also the application of appraisal and validation techniques; and a change from the typical short courses offered soon before retirement to a process of counselling starting ten or even 15 years before retirement age with emphasis on each individual's responsibility to create a life-plan which takes the trauma out of the transition from full-time paid employment.

The PRA also addresses the economic and financial implications of pre-retirement education. On the other hand, resources must be used efficiently; on the other hand, employers must be persuaded that benefits will accrue from providing - and paying for - counselling and training, and participants, by accepting some financial responsibility themselves, take a step towards the independence which is one of the objects of the programme.

The PRA has established a Resource Centre, based in the Adult Education Department of the University of Surrey, and Field/Training Centre based in the Extra-Mural Department of the University of Manchester.

The Resources Centre provides advice and information on training material, literature and contacts, and publishes a free quarterly newsletter, "Resources Unit News", which, in addition to listing and reviewing new publications and training materials, provides all sorts of other information useful to pre-retirement trainers and others concerned: new laws and

regulations, legal decisions, educational facilities, holidays and other activities.

The Field/Training Centre offers short courses to personnel officers, trainers and others concerned with pre-retirement education.

The PRA also publishes a monthly magazine called "Choice", dealing with "money, homes, health and leisure for the over 50s"; and has brought out a Manual on Pre-Retirement Education.

The PRA runs open pre-retirement courses either on its own account or in collaboration with other organisations. The most striking initiative in this area consists of one-week "Retirement Planning Holidays" held twice a year at a holiday village in south-west England and attended by about 500 participants. More details of this event are given on section 5.3.[33]

3. FURTHER EDUCATION SPECIFICALLY FOR OLDER PEOPLE

3.1 The University of the Third Age

The University of the Third Age (U3A) is a national network of self-help learning groups, advised and assisted by a small national committee. It takes its name from the Université de Troisième Age launched in France in 1972, but it does not operate like other universities in that U3A specifies no educational entrance qualifications, and courses do not lead to degrees or to any other qualification. There are no examinations.

There are about 140 branches, with a total membership of about 13,000. Branch membership varies from nine to 1,300. Each group decides its own study programme, its own annual subscription, and its own financial and administrative arrangements for individual courses. Members themselves act as educational institutions sometimes lead study groups on a voluntary basis. Similarly the same institutions may lend classrooms or other facilities.

The London U3A, one of the biggest with over 1,000 members, has a programme of about 40 study groups for 1988. All subjects are in the arts or humanities except one on theoretical computing and another recreational one entitled "Bridge - Intermediate Tuition and Play"; 12 groups are studying languages (French, German, Hebrew and Italian). Each group meets weekly, in one educational institution or another or in the U3A office. In addition, a weekly series of lectures on a variety of subjects is organised. The annual subscription is £12 for one person or £22 for a couple covering attendance at any number of groups. Members arrange holidays, study visits and social occasions among themselves. A newsletter is issued from time to time in which members can express an interest in some subject or activity to see if the interest is shared.

Outside London, the pattern is more informal. For example, the U3A in Bristol, a city with a population of about 400,000, has a membership of about 200. The programme comprises about 15 groups, again almost all in the arts and humanities. There are two discussion groups, which simply debate various topics, a play-reading group, a theatre group and a gardening group. Only two groups study languages, one French and the other Spanish. A good many groups meet in members' homes, and the annual subscription is £4, or £6 for a couple. In the northern and less prosperous city of Bradford (pop. about 300,000) the monthly lectures are on general interest subjects and there are more groups in such practical activities as sketching and needlework, although not to the complete exclusion of more academic subjects such as the German language.[34]

3.2 The Niccol Centre

The Niccol Centre was opened in 1984 and is still the only purpose-built centre in the United Kingdom providing artistic and recreational activities especially for people over age 55. Courses generally comprise one two-hour session a week for 12 weeks, although some are for six weeks only. Subjects include painting, sculpture, calligraphy, woodcarving, needlecraft, pottery, photography, upholstery, and some

other less artistic subjects such as Ancient Greek, Bridge and "Keep Fit".

The Niccol Centre building comprises six workshops, one of which is equipped as a darkroom, a coffee bar, and, in the middle, a theatre-in-the-round with seats for 120. This is used not only by participants but also, in fact principally, by small touring theatre companies and musical groups. Performances are open to people of all ages. Parts of the centre are also used for exhibitions of work by participants or by local artists.

The full-time staff comprises a director and an assistant to the director; there is a part-time arts director. Course tutors are found locally and are paid modest fees by the session.

The initial capital was about £50,000, a legacy from Dr. William Niccol, a local opthalmologist, "for the enrichment of older people's lives in the country". However it was necessary to raise £200,000 more for the conversion of the old building right in the middle of the small town of Cirencester (pop. about 13,500). The Centre for Policy on Ageing, as mentioned above, was largely responsible for the successful creation of the Niccol Centre, and it is doubtful whether the Centre could have been funded entirely from local resources.

For current expenditure the Centre is given small grants through the Arts Council and the local District Council, but mainly relies on membership fees (£6 a year) and course fees (£9.60 per six-week block), and on voluntary support provided in practical and financial ways. It is sometimes possible for fees to be met from public funds through the local Social Security Office and it is an object of the Centre to attract, and to welcome, people of all educational standards and socio-economic status. The fact is that the majority of students are relatively well-educated and can afford the fees.[35]

Cirencester is a prosperous town in a prosperous part of the country which attracts fairly well-off people for their retirement, in addition of course to those who have spent their lives in the area. The success of the Niccol Centre must be partly due to the existence of a "client group" educated and motivated above the average, as much as to the convenience of access in the middle of the town and to the attractively designed building. Another critically important factor must be the skill and sensitivity of the director in planning the Centre's programme of work.

Why has the Niccol Centre not yet been replicated elsewhere? It appears that a good number of visitors come to Cirencester with the idea of copying or adapting the idea in their own areas, but so far no equivalent is known to have seen the light of day.

4. OLDER STUDENTS IN ADULT EDUCATION

People over age 55, retired or not, are of course able to enrol in adult education institutions of various kinds which offer courses to adults of all ages. Some of these institutions especially local education authorities, may accept reduced fees from students in receipt of State pensions, but otherwise age is not taken into consideration and information on students' ages is not requested or recorded. It is known that some pensioners do not claim fee reductions. (Concessionary fees may also be accepted from unemployed or other with low incomes regardless of age.) In 1983, some 2,500,000 adults were enrolled in formal education classes in the United Kingdom, and an informed guess is that about 20 per cent of them, or half a million, were aged 60 or over.[36]

Two recent reports give some information about older students in adult education. One is a Student Profile Survey undertaken by the National Extension College (NEC) in 1984, and the other is a report on a major survey by the Older Students Research Group of the Open University. The findings in this latter report are based on questionnaires returned by 2,254 Open University students and 1,418 students in various other institutions, all aged 60+. The NEC report is on a smaller basis.[37]

4.1 The National Extension College

The National Extension College is a non-profitable educational trust which has been running home-study, or distance-learning, courses for 25 years. About 7,000 new students enrol each year, and the total enrolment is about 25,000. A further 8,500 students are enrolled on NEC courses through 220 Colleges of Further Education, the colleges providing the tutorial support. (These are known as Flexi Study Schemes.)

The NEC offers about 60 courses in its regular programme, of which five are in computer subjects, five in business studies, and five in an unusual selection of "specialist" courses, (e.g. pet-store management, book-selling skills, packaging technology). Twenty other courses lead to the new General Certificate of Secondary Education, normally taken at 16, and the General Certificate of Education Advanced level, normally taken at 18. Only one course is specifically intended for students at or about retirement age, call "Fit for Life", in the Health and Leisure series. Demand for this course has turned out to be low. In addition to this regular programme the NEC offers a series of technical programmes developed by British Telecom but available to other students. These require intermittent attendance at a local college.[38]

In 1984, the NEC sent questionnaires to 1,000 students and received 242 replies. The number of men and women who replied were almost equal. Twenty-five of the 119 male respondents (21 per cent) and 12 of the 123 female respondents (9.76 per cent) were aged 55+. The proportion of men over age 55 had doubled since the previous survey in 1975, either because of an increase in redundancy and early retirement in the age group, or because of the introduction of a 30-hour BASIC computer course, or both. The remaining figures are not broken down into age groups but it is

worth noting that 27.7 per cent of all the men were "not working" and 38.2 per cent of the women were "housewives". About a third of the men and a quarter of the women were in occupations which imply a reasonably high level of education (administrators, teachers, professionals, scientists, etc.), but 48 per cent of the men and 46 per cent of the women left school at 17 or younger. It is reasonable to infer a high motivation towards personal self-improvement. Remaining tables in this report include "type of course", "reasons for enrolling" and "reasons for studying by correspondence", but there might be considerable differences between age groups and this information is not available.[37]

4.2 The Open University

The Open University (OU) is a distance-learning institution offering degree courses. Teaching media include television and radio programmes, correspondence, and compulsory group meetings. The OU receives a grant from the central government, but students pay fees. The OU Older Students Research Group undertook a survey of students aged 60+ who were enrolled in 1985-86 on courses at the OU itself, at three other distance-learning institutions including the NEC mentioned above, at three institutions categorised as "Liberal Adult Education", including a number of Universities of the Third Age, and at 23 public-sector adult education centres in five areas. As noted above 2,254 responses were received from OU students and 1,418 from students at all the other institutions, and this survey is thought to be the largest of its kind undertaken. (The OU Older Students Research Group is now undertaking a wider survey covering a number of European Community countries.)

About 7,246 respondents (6.7 per cent), including 90 studying for OU degrees, were aged 75+ and the oldest was 89 years old. For normal demographic reasons most of the students in this group are women.

The motivation most commonly expressed by all respondents was the desire to keep mentally alert, to pursue subject interests, and to continue personal development. Naturally, vocational or revenue-earning motives do not concern the over-60 age group, but it is notable that 25 per cent of the OU respondents were studying mathematics, science or technology, and 28 per cent of respondents at public-sector centres were studying "practical crafts". (Mastering a practical craft could be the domestic version of import substitution.)

The report also points out that most respondents had enjoyed their school days and had undertaken further study throughout their lives. It was not the case that respondents had taken up further education simply as an occupation after retirement, even though it does obviously provide opportunities for retirement activity. However, it is notable that men are more likely than women to take courses leading to qualifications. Another important observation in the report is that older students are generally capable of keeping up with the required pace of study and of undertaking substantial periods of concentrated study. "Stereotypes portraying older people as tiring quickly and unable to study for more than a brief period receive little support from responses." An earlier study showed that 47 per cent of older OU students had been worried about loss of memory, but in practice only 26 per cent had had difficulties.[36]

5. THREE EXAMPLES OF PRE-RETIREMENT EDUCATION

5.1 The Civil Service

As mentioned above, one page of guidance is issued to government departments concerning preparation for retirement, which comes from "The Establishment Officer's Guide". The guidance provides a framework for Departments, as to the pre-retirement education which should be provided. It will be seen that a centrally-produced booklet is available to civil servants within three years of their retirement. A leaflet prepared by the employee's representatives is also available. Staff are given the opportunity, but are not required, to attend pre-retirement courses lasting not more than 12 hours in total. If departments run their own courses, trainers or welfare officers may themselves attend training of trainers courses. Welfare officers interview civil servants some months before they retire and give further advice or guidance as required.

5.2 Shell International Petroleum Company, Ltd.

A paper entitled "Preparation for Retirement Seminars" was recently presented at a conference run by the Institute of Directors. Employees of Shell are invited to a two-day seminar some ten years before their normal retirement date, which is usually 60. (Staff who serve overseas earn earlier retirement on full pension according to the hardship involved in their postings; and some redundant staff are required to retire early.) About a year to 18 months before retirement, staff and their spouses are invited to attend a five-day seminar. In both programmes emphasis is placed on financial planning, but equal importance is given to the development of positive attitudes to retirement.

The paper points out the importance of the seminar leader, and the country-wide lack of experience and expertise in this area.

Shell's retirement seminars are not costed separately. However, the company estimates that the five-day seminar costs between £250 and £300 per participant (and it must be remembered that participants may bring their spouses, so that the cost per staff member will be upwards or double this figure). The estimated cost excludes participants' own salaries and in-house administrative salaries.

5.3 The 7-day residential holiday course

As already mentioned, the Pre-Retirement Association (PRA) organises a one-week programme at a holiday village in southern England twice a year. This is done in conjuction with the village operators, Pontins, and each event attracts about 500 participants aged from their mid-40s to their mid-80s. A good number attend after retirement, and some attend more than once, although exact figures are not maintained.

There is an enormous programme of entertainments, introductions to crafts and hobbies, and talks and discussions on practical matters. Financial aspects of retirement are a major pre-occupation: lectures include "You and the Taxman", "State pen-

sions and entitlements", "Cash from your home?", etc. Other talks include "Redundancy", "Retirement abroad" and "Second careers". Behind the formal programme there is a hidden agenda: to encourage participants think about retirement from full-time employment, confront its implications, and make plans; and to reduce their worries by sharing them with session leaders and other participants.

The list of "Who's who" in the course programme contains 32 names, some like the course director who stay for the whole week and others who deliver one or two talks.

The cost per person is £135, including accommodation and meals. There are no extra charges for taking part in any of the activities. Participants must of course pay transport costs to and from the holiday village.

As far as it is known, retirement planning holidays are not offered anywhere else in the United Kingdom, or indeed anywhere else in the world.

SUMMARY

The demographic figures of the UK show a slight increase of the total population up to the year 2030, and this is also true for 55 and over age group. This age group holds at present a share of 26 per cent of the whole population. This figure will reach 33 per cent by the year 2030. (20.3 per cent of this percentage will account for the 65 and over age group).

It emerges from the figures in the report, perhaps surprisingly, that the number of people at or about retirement age has been slightly declining in the last decade, and there is no "bulge" creating increased demands for employment and relating occupational training for the age group.

In fact, during the past ten years, there has been a trend towards older workers taking early retirement. The activity rate of men aged 60-64 has declined from 85 per cent in 1975 to 57 per cent in 1984.

The sharp decline in the number of young people may create pressure on older workers, especially the highly trained and experienced, and perhaps self-employment is unlikely to entail training or retraining. In fact, employment will tend to be prolonged precisely when no training is necessary i.e., for those who are productive and up to date on their jobs.

It has been found that no occupational training aimed at creating or enhancing employability is designed or offered specifically for people over age 55. It is only by stretching the concept of training to include preparation for retirement, i.e. for the end of employment, that one can find policies for this age group.

A good number of retired people undertake self-improvement programmes of an educational nature, but here again these programmes are generally offered to adults of all ages.

In February 1988, the British Government proposed a new Training for Employment which replaces the existing Job Training Scheme and several other programmes (i.e. Community Programme, Voluntary Projects Programme, New Job Training Scheme, Wider Opportunities Training Programme). But the 55 or over age group is still not in the priority groups.

The employers' organisations, so far as they have a policy in regard to older workers, are mainly interested in changes in the retirement age, not in occupational training, nevertheless. Retirement is beginning to be seen as a waste of resources. Workers may prefer a more flexible future. A conference was held on "Retirement: An Outdated Concept". But, skill shortages may have to reach much higher levels before the training of older workers is felt as necessary.

There is a general and increasing trend towards the temporary employment of those with particular skills who have taken early retirement from companies and want to pass on their experience to others. A number of consultancies organise these temporary contracts. As a matter of fact, a growing number of high-fliers and managers in mid-career are choosing the self-employed route. This scheme is somewhat different from the original senior service in which retired experts and executives work as counsellors and trainers in developing countries without special rewards.

Some private organisations are offering training and education possibilities for older people, i.e. The Centre for Policy on Ageing: Age Concern which operates the Forum on the Rights of Elderly People to Education (FREE) and which acts as an information network; The Pre-Retire

ment Association of Great Britain (PRA) acknowledged by the Department of Education and Science which acts as the National Focus for pre-retirement education. The PRA has brought out a Manual of Pre-Retirement Education, which is considered as one of the best around.

The University of the Third Age (U3A) is a national network of self-help learning groups, advised and assisted by a small national committee.

The Niccol Centre was opened in Cirencester in 1984 and is still the only centre of this kind in the United Kingdom (and maybe throughout the world) providing artistic and recreational activities especially for people over age 55.

People over age 55, retired or not, are of course able to enrol in adult education institutions of various kinds which offer courses to adults of all ages. Among those are the National Extension College and the Open University.

An important finding in these experience is that a survey of students aged 60 or more found that older students are generally capable of keeping up with the required pace of study.

The 1986 Labour Force Survey conducted by the Department of Employment gives some figures for Great Britain concerning education and training actually undertaken in the course of a four-week reference period. It generally shows increases over the figures in the 1984 survey. It can thus be seen that some older workers in employment do come in for job-related training. However, there is no indication as to whether this training is also age-related.

As the figures show, there is a low percentage of about 3 to 4 per cent of older people who are interested in taking training or education.

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TABLES

Table 1. Economically inactive population (GB, 1981) of 55 or over

	55-59	60-64	65+
Males (x 1000)			
Students	-	-	-
Retired	28	181	2 702
Permanently sick	98	147	85
Other	5	5	28
Total	130	333	2 815
Females (x 1000)			
Students	-	-	-
Retired	38	298	1 437
Permanently sick	58	31	130
Other	680	815	3 083
Total	776	1 144	4 651

Table 2. Economic activity rate (GB) percentage of civilian labour force active in age group

Males	45-59	60-64	65+
1981	93.0	69.3	10.3
1986	88.0	53.4	7.5
1991	87.9	50.8	5.6
Females	45-54	55-59	60+
1981	68.0	53.4	8.3
1986	70.2	51.7	6.5
1991	71.8	51.7	5.6

Table 3. Proportionate employment by sector

	1975 (%)	1986 (%)	1995 (%)
Primary utilities (including agriculture)	5.5	4.6	3.9
Manufacturing	30.6	22.2	19.2
Construction	6.5	6.1	6.4
Distribution, transport, communication, hotels, tourism	24.9	27.1	27.0
Business and miscellaneous services	12.8	19.7	23.9
Non-marketed services (health, education, civil service)	19.6	20.2	19.6

Table 4. Unemployment (UK, January 1988)

Age	55-59	60+	All ages
Men unemployed			
Number (x 1000)	201.8	56.5	
Percentage of total unemployed	10.7	3.0	
Percentage of working population in age group	16.3	5.7	11.6
Women unemployed			
Number (x 1000)	68.9	0.9	
Percentage of total unemployed	8.3	0.1	
Percentage of working population in age group	8.3	0.2	7.2
All unemployed			
Percentage of working population in age group	13.1	4.1	9.8

Table 5. Persons of working age attending education/training during last four weeks as percentage of all in age group

	Spring 1984 (%)	Spring 1986 (%)
Males		
50-59	3.4	3.9
60-64	1.6	1.9
Females		
50-59	2.3	2.9

Table 6. Economically active persons of working age receiving job-related training during last four weeks as percentage of all in age group

	Spring 1986 (%)	Spring 1986 (%)
Males		
50-59	3.0	3.7
60-64	1.7	2.0
Females		
50-59	3.2	4.0

Table 7. Certified Accountants in practice (1986)

	Total	Age 56-65	Age 66+
Accountacy firms	4 585	700	269
Commerce	3 370	359	58
Public sector	2 514	331	34
Industry	5 348	600	62
Total	15 817	1 990	423
Total in percentage		(12.58)	(2.67)